09614270 CLS.txt

Most Frequently Occurring Classifications of Patents Returned From A Search of 09614270 on February 12, 2004

```
12 235/379
 8
    705/39
  7
    705/40
 7 705/79
  5 705/38
  4 235/380
  4 705/44
  3 379/91.01
  3
   455/406
  3
   705/17
  3
   705/35
  3 705/41
  3 705/75
 2 705/43
  2
   709/250
  2
    710/11
Cross-Reference Classifications
 22
    235/380
    705/39
20
 16
    705/35
    705/26
 14
13
    705/42
 12
    705/40
 11 235/379
 11 705/44
 10
    705/75
 6
    705/76
 5
    705/16
  5
    705/43
 5
    705/77
    705/78
    705/17
  4
    705/27
  4
    705/38
    705/53
    705/79
 4
    713/153
 3
   235/375
    340/5.41
    380/30
    455/405
   705/14
```

Original Classifications

09614270 CLS.txt

- 705/21 3
- 3 705/41
- 3 705/64
- 3 709/203
- 3 713/181
- 2 235/376
- 2 235/381
- 2 379/114.17
- 2 379/114.2
- 2 380/29
- 2 380/59
- 2 455/408
- 2 455/410
- 2 455/432.1
- 2 705/18
- 2 705/37
- 2 709/230
- 2 709/249
- 2 713/150
- 2 713/168
- 2 713/175
- 2 713/201
- 2 902/2
- 902/22

Combined Classifications

- 705/39 28
- 26 235/380
- 23 235/379
- 19 705/35
- 19 705/40
- 15 705/26
- 15 705/44
- 13 705/42
- 13 705/75
- 11 705/79
- 9 705/38
- 7 705/17
- 7 705/43
- 7 705/76
- 6 705/41
- 6 705/77
- 6 705/78
- 5 705/16
- 5 705/27
- 455/405 705/53
- 705/64

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- 4 713/153
- 3 235/375
- 3 235/381
- 3 340/5.41
- 3 379/114.17
- 3 379/91.01
- 3 380/30
- 3 455/406
- 3 455/408
- 3 705/14
- 3 705/21
- 3 709/203
- 3 709/250
- 3 713/181
- 3 713/201
- 2 235/376
- 2 235/492
- 2 340/5.8
- 2 379/114.2
- 2 380/255
- 2 380/287
- 2 380/29
- 2 380/59
- 2 455/410
- 2 455/432.1
- 2 705/1
- 2 705/18
- 2 705/34
- 2 705/37
- 2 705/45
- 2 705/66
- 2 705/68
- 2 705/70
- 2 709/217
- 2 709/224
- 2 709/230
- 2 709/249
- 2 710/11
- 2 713/150
- 2 713/168
- 2 713/175
- 2 713/200
- 2 902/2
- 2 202/2
- 2 902/22

 $09614270_CLSTITLES.txt$ Titles of Most Frequently Occurring Classifications of Patents Returne

From A Search of 09614270 on February 12, 2004

	Class	(8 OR, 20 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	705/1	
	705/35	PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
	705/39	Including funds transfer or credit transaction
26	Class 235/375	(4 OR, 22 XR) 235: REGISTERS SYSTEMS CONTROLLED BY DATA BEARING RECORDS .Credit or identification card systems
23	Class 235/375	(12 OR, 11 XR) 235: REGISTERS SYSTEMS CONTROLLED BY DATA BEARING RECORDS .Banking systems
19		(3 OR, 16 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/35	PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
	Class	(7 OR, 12 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N 705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/35	PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
	705/39	Including funds transfer or credit transaction
	705/40	Bill distribution or payment
15	705/26	(1 OR, 14 XR)

7 M T O	NI.	Class	705	:	09614270_CLSTITLES.txt DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N	705/1			AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		705/26			PRACTICE OR MANAGEMENT ARRANGEMENT .Electronic shopping (e.g., remote ordering)
15	705/	44 Class			DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N	705/1			AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		705/35			PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
		·			
		705/39			Including funds transfer or credit transaction
		705/44			Requiring authorization or authentication
13	705/				DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N				
		705/1			AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
		705/35			.Finance (e.g., banking, investment or credit)
		705/39			Including funds transfer or credit transaction
		705/42			Remote banking (e.g., home banking)
13					DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N	705/50			BUSINESS PROCESSING USING CRYPTOGRAPHY
		705/64 705/75			.Secure transaction (e.g., EFT/POS)Transaction verification
11	705/	79	-		4 XR)
n m = 01		Class	705	:	DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N	705/50			BUSINESS PROCESSING USING CRYPTOGRAPHY
		705/64 705/77			<pre>.Secure transaction (e.g., EFT/POS)Including remote charge determination or</pre>
		705/79			related payment systemIncluding a payment switch or gateway

09614270_CLSTITLES.txt

9 705/ ATION		(5 OR, 4 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	
	705/38	<pre>Credit (risk) processing or loan processing (e.g., mortgage)</pre>
		(3 OR, 4 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
С	705/16	
r	705/17	<pre>cash registerHaving interface for record bearing medium o</pre>
yment cre	edit	carrier for electronic funds transfer or pa
7 705/		(2 OR, 5 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/35	PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
	705/39	Including funds transfer or credit transaction
	705/42 705/43	Remote banking (e.g., home banking)
7 705/ ATION	776 Class	(1 OR, 6 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
MITON	705/50	BUSINESS PROCESSING USING CRYPTOGRAPHY

09614270 CLSTITLES.txt

	05/41 Class	-	09614270_CLSTITLES.txt OR, 3 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35		.Finance (e.g., banking, investment or credit)
	705/39		Including funds transfer or credit transaction
	705/41		Having programming of a portable memory device (e.g., IC card, "electronic purse")
6 7			OR, 5 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATTON	705/50 705/64 705/77		BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)Including remote charge determination or related payment system
6 7	05/78 Class		OR, 5 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION			
	705/50 705/64		BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)
	705/77		Including remote charge determination or related payment system
	705/78		Including third party
	05/16 Class		OR, 5 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
С	705/16		PRACTICE OR MANAGEMENT ARRANGEMENT .Including point of sale terminal or electroni
C			cash register
	05/27 Class		OR, 4 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT

S	705/26 705/27		.Electronic shopping (e.g., remote ordering)Presentation of image or description of sale
5			item (e.g., electronic catalog browsing)
4	455/405 Class 455/403 455/405	455	: TELECOMMUNICATIONS RADIOTELEPHONE SYSTEM
4	705/53 Class		OR, 4 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO			DUGINEGS DESCRICTIVE HOLING CRYPTOCRADARY
	705/50 705/51 705/52 705/53		BUSINESS PROCESSING USING CRYPTOGRAPHY .Usage protection of distributed data filesUsage or charge determinationIncluding third party for collecting or distributing payment (e.g., clearinghouse)
4	705/64 Class		OR, 3 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO			
	705/50 705/64		BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)
4	713/153	(0	OR, 4 XR)
	Class		: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/150		MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY
	713/153		
ng c	ryptography		router, etc.) for directing data and applyi
3	235/375 Class 235/375	235	OR, 3 XR) : REGISTERS SYSTEMS CONTROLLED BY DATA BEARING RECORDS
3	235/381 Class 235/375 235/380 235/381	235	OR, 2 XR) : REGISTERS SYSTEMS CONTROLLED BY DATA BEARING RECORDS .Credit or identification card systemsWith vending
3	340/5.41	(0	OR, 3 XR)

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	340/825 340/5.1 340/5.2 340/5.4	<pre>Authorization control (e.g., entry into an area)</pre>
3	379/111	: TELEPHONIC COMMUNICATIONS WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC REGISTER)
	379/114.01 379/114.15 379/114.17	.Call charge metering or monitoringCalling cardMonitoring account or card usage balance
3		OR, 0 XR) : TELEPHONIC COMMUNICATIONS TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE ELECTRICAL SYSTEM OR SIGNALLING (E.G., COM
POSI		.Credit authorization
3		OR, 3 XR) : CRYPTOGRAPHY PARTICULAR ALGORITHMIC FUNCTION ENCODING .Public key
3	455/406 (3 Class 455 455/403 455/405 455/406	
3		OR, 2 XR) : TELECOMMUNICATIONS RADIOTELEPHONE SYSTEM .Usage measurementBillingAt remote station
3		OR, 3 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N 705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/14	PRACTICE OR MANAGEMENT ARRANGEMENT .Distribution or redemption of coupon, or

09614270_CLSTITLES.txt incentive or promotion program

	705/21 Class	•	OR, 3 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
MOITA	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/16		PRACTICE OR MANAGEMENT ARRANGEMENT .Including point of sale terminal or electroni
С	705/21		<pre>cash registerInterconnection or interaction of plural electronic cash registers (ECRs) or to host</pre>
comp	outer (e.g.,		network detail, transfer of information fro
m hos	st to ECR or		from ECR to ECR, etc.)
	709/203 Class		OR, 3 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO
RDINA	709/200 709/201 709/203		MULTICOMPUTER DATA TRANSFERRING .Distributed data processingClient/server
	709/250 Class		OR, 1 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO
RDINA	TING 709/200 709/250		MULTICOMPUTER DATA TRANSFERRING .Network-to-computer interfacing
3	713/181 Class	(0 713	OR, 3 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/150		MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY
	713/168		.Particular communication authentication technique
	713/181		Message digest travels with message
3	713/201 Class	(1 713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/200 713/201		SECURITY .Computer network

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2 235/376 (0 OR, 2 XR) Class 235: REGISTERS 235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS 235/376 .Operations analysis (1 OR, 1 XR) 235/492 Class 235 : REGISTERS 235/487 RECORDS 235/492 .Conductive (1 OR, 1 XR) 340/5.8 Class 340: COMMUNICATIONS: ELECTRICAL SELECTIVE 340/825 340/5.1 .Intelligence comparison for controlling 340/5.8 ..Authentication (e.g., identity) 2 379/114.2 (0 OR, 2 XR) Class 379 : TELEPHONIC COMMUNICATIONS 379/111 WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC REGISTER) .Call charge metering or monitoring ..Calling card 379/114.01 379/114.15 ... Pre-paid calling account or card 379/114.2 380/255 (1 OR, 1 XR)Class 380 : CRYPTOGRAPHY 380/255 COMMUNICATION SYSTEM USING CRYPTOGRAPHY 380/287 (1 OR, 1 XR)380 : CRYPTOGRAPHY 380/287 ELECTRIC SIGNAL MODIFICATION 2 380/29 (0 OR, 2 XR) Class 380 : CRYPTOGRAPHY 380/28 PARTICULAR ALGORITHMIC FUNCTION ENCODING 380/29 .NBS/DES algorithm 2 380/59 (0 OR, 2 XR) Class 380 : CRYPTOGRAPHY 380/59 MISCELLANEOUS 2 455/410 (0 OR, 2 XR) 455 : TELECOMMUNICATIONS Class RADIOTELEPHONE SYSTEM 455/403 455/410 .Security or fraud prevention

455 : TELECOMMUNICATIONS

Page 8

(0 OR, 2 XR)

2 455/432.1

Class

	455/403 455/422 455/432	. 1	.Zoned or cellular telephone system
2 705/			OR, 1 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
2 705/			OR, 2 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/16		PRACTICE OR MANAGEMENT ARRANGEMENT .Including point of sale terminal or electroni
С	705/18		<pre>cash registerHaving security or user identification provision (password entry, etc.)</pre>
			OR, 1 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/30 705/34		PRACTICE OR MANAGEMENT ARRANGEMENT .AccountingBill preparation
2 705/			OR, 2 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/35		PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
	705/37		Trading, matching, or bidding
2 705/			OR, 1 XR) : DATA PROCESSING: FINANCIAL, BUSINESS

Page 9

ATION

705/1

PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

PRACTICE OR MANAGEMENT ARRANGEMENT

AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS

	705/35	<pre>09614270_CLSTITLES.txt .Finance (e.g., banking, investment or credit)</pre>
	705/39	Including funds transfer or credit transaction
	705/45	With paper check handling
2	705/66 Class	OR, 1 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	705/50 705/64 705/65	BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)Including intelligent token (e.g., electroni
Ü	705/66	<pre>purse)Intelligent token initializing or reloading</pre>
	705/68 Class	OR, 1 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO c	705/50 705/64 705/65	BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)Including intelligent token (e.g., electroni
C	705/68	<pre>purse)Balancing account</pre>
2		OR, 1 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	705/50 705/64 705/70	BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)Home banking
2	709/217 Class	OR, 1 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO
RDIN	ATING 709/200 709/217	MULTICOMPUTER DATA TRANSFERRING .Remote data accessing
2 RDIN	709/224 Class ATING	OR, 1 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO
	-	

		709/200 709/223 709/224		09614270_CLSTITLES.txt MULTICOMPUTER DATA TRANSFERRING .Computer network managingComputer network monitoring
2	709/2	230 Class		OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO
RDIN.	ATING	709/200 709/230		MULTICOMPUTER DATA TRANSFERRING .Computer-to-computer protocol implementing
2	709/2	249 Class		OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO
RDIN.	ATING	709/200 709/249		MULTICOMPUTER DATA TRANSFERRING .Multiple network interconnecting
2	710/	l1 Class	•	OR, 0 XR) : ELECTRICAL COMPUTERS AND DIGITAL DATA PROCESSING SYSTEMS: INPUT/OUTPUT
		710/1 710/8 710/11		INPUT/OUTPUT DATA PROCESSING .Peripheral configurationProtocol selection
2	713/3	150 Class 713/150	713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT MULTIPLE COMPUTER COMMUNICATION USING
				CRYPTOGRAPHY
2	713/1	l68 Class	(0 713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
		713/150		MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY
		713/168		.Particular communication authentication technique
2	713/1	175 Class		OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
		713/150		SYSTEMS: SUPPORT MULTIPLE COMPUTER COMMUNICATION USING
		713/168		CRYPTOGRAPHY Particular communication authentication
		713/175		techniqueBy generation of certificate

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2 713/200 (1 OR, 1 XR)

Class 713: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING

SYSTEMS: SUPPORT

713/200 SECURITY

2 902/2 (0 OR, 2 XR)

Class 902: ELECTRONIC FUNDS TRANSFER

902/1 WITH ELECTRONIC MEANS PROVIDING SECURITY

902/2 .Protects transmitted data (e.g., encryption o

decryption)

2 902/22 (0 OR, 2 XR)

r

Class 902: ELECTRONIC FUNDS TRANSFER

902/22 TERMINAL* REGISTERS TRANSACTION* (E.G., POINT

OF SALE TERMINAL*)

09614270 LIST.txt

PLUS Search Results for S/N 09614270, Searched February 12, 2004

The Patent Linguistics Utility System (PLUS) is a USPTO automated sear ch

system for U.S. Patents from 1971 to the present. PLUS is a query-by-example search system which produces a list of patents that a re

most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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5652786	6163772
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5715298	5644118
5870456	5949043
5340969	6003762
5878141	6003767
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5903830	6304915
6047270	6324525
5661517	6363363
5940811	6373950

09614270_QUAL.txt

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5983208	73
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6002767	73
6026379	73
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6119105	73
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6178409	73
5644118	73
5949043	73
6003762	73
6003767	73
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5661517 75

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6304915	73
6324525	73
6363363	73
6373950	73

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addition 2
additional 1
addressed 1
addressee 1
adsr 1
advantage 1
advantages 1
after 7
against 3
all 5
allow 2
also 1
alternative 1
although 1
an 7
and 14
appt 1
are 9
as 8
associated 1
at 3
authorization 1
automated 2
automatically 2
avoid 1
background 1
balance 2
bank 1
banking 6
banks 2
be 5
bearing 2
because 4
become 1
been 1
before 1
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billed 1
billing 20
both 2
box 1
brief 1
but 2
by 6
can 5
capable 1
capture 1
card 26
cardholder 1
cards 10
cash 1
certity 1
cfr 1
chart 3
check 2
checking 10
checks 2
collects 1
combines 2
compared 2
components 1
computer 3
consumer 8
consumers 1
convenience 2
cover 1
credit 18
ct 1
current 2
cycle 14
date 2
days 1
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debited 3
debiting 2
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deferred 1
defers 2
deposited 1
description 1
developed 1
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draw 2
drawbacks 1
drawing 1
drawings 1
drawn 1
dsposi 1
during 4
each 1
earned 1
elapsed 1
elapses 3
elects 1
embodiment 3
employ 1
employed 1
end 5
entire 1
expect 1
express 2
few 1
fig 5
financial 4
first 1
flow 3
following 2
for 15
from 1
funds 8
gained 1
had 1
hand 1
has 3
have 5
he 1
hereby 1
holder 3
holders 3
however 2
ic 1
ication 1
if 2
immediately 3
implementing 2
```

```
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inadvertent 1
inadvertently 1
indicated 1
instead 1
institution 5
institutions 1
interest 8
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invention 9
is 11
issuance 1
issued 2
issuing 2
joint 3
just 3
keep 1
keeping 1
knighaist 1
label 1
like 3
llka 1
111 1
loses 1
made 2
mail 2
make 6
making 1
managing 4
may 2
method 2
might 1
modern 1
month 1
monthly 2
more 1
needed 1
networked 1
no 1
normal 1
not 5
number 2
of 36
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office 1
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opportunity 1
```

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or 4
other 3
outstanding 1
over 1
overcomes 1
overdraft 1
overdrafts 2
paper 1
particular 1
patent 1
pay 4
payment 6
period 7
points 1
post 1
postal 1
posted 2
preferred 3
present 10
prior 2
problem 1
process 3
provided 1
provides 1
pta 1
purchase 2
purchases 5
receive 1
receives 2
recorded 1
records 1
relates 1
remain 2
remainder 1
remaining 1
remote 1
reported 2
required 1
response 1
result 1
resulting 1
review 1
rnmiifli 1
safety 1
sale 1
same 4
savings 1
schematic 5
```

```
sends 1
servic 1
services 1
servicr 1
settlement 1
showing 1
single 1
snailiisg 1
sources 1
statement 5
stored 2
success 1
such 2
summary 1
supply 1
system 15
systems 5
taken 1
tar 1
tee 1
than 2
that 2
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then 2
there 1
therefore 2
these 1
they 1
this 2
through 1
tied 1
tii 1
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transaction 8
transactions 13
two 2
typical 1
typically 1
under 1
unions 1
unknowingly 1
unlike 1
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us 2
use 2
used 2
```

user 8
users 2
using 2
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way 2
when 2
wherein 1
which 6
with 12
within 1
without 2
would 3
written 1
yx 1